

United States Bankruptcy Court
District of Arizona

In re:
YIP VILLAS
Debtor

Case No. 19-13232-PS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: bryantr
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jul 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020.

db +YIP VILLAS, 3280 E. MILKY WAY, GILBERT, AZ 85295-3412
cr +BRIDGECREST CREDIT COMPANY, LLC; BRIDGECREST ACCEP, c/o Patricia Doyle-Kossick, PLC,
4500 S. Lakeshore Drive, Suite 320, Tempe, AZ 85282-7190
15810272 +1stprogress/1stequity/, P.O. Box 84010, Columbus GA 31908-4010
15840693 AZ DEPARTMENT OF ECONOMIC SECURITY, OFFICE OF ACCTS RECEIVABLE & COLLECTIONS, PO BOX 60,
PHOENIX, AZ 85001-0060
15810275 +Cbna, Po Box 6497, Sioux Falls SD 57117-6497
15810276 Checksmart, 21 Signal Butte Suite101, Mesa AZ 85120
15895320 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15810278 Great Lakes/Pell Grant, P.O. Box 7860, Madison, WI 53707-7860
15810281 +Opploans/finwise, 130 East Randolph Street, Chicago IL 60601-6207
15810284 +Roselyn Parks, 888 N. 1st ave., Phoenix AZ 85003-1677
15810288 +Superstition Spring Apartments, 1247 S. 96th Street, Mesa AZ 85209-4266
15810289 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison WI 53704-3121
15810285 +sampa group law firm, 17235 N 75th Ave #100,, glendale AZ 85308-0863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

EDI: AZDEPREV.COM Jul 14 2020 06:03:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15818740 +EDI: AZDEPREV.COM Jul 14 2020 06:03:00 ARIZONA DEPARTMENT OF REVENUE,
c/o Tax, Bankruptcy and Coll, 2005 N Central Ave, Suite 100, Phoenix, AZ 85004-1546
15810273 +EDI: DVTM.COM Jul 14 2020 06:03:00 Bridgecrest, Po Box 29018, Phoenix AZ 85038-9018
15900815 +EDI: DVTM.COM Jul 14 2020 06:03:00 Bridgecrest Credit Company, LLC, PO BOX 29018,
PHOENIX, AZ 85038-9018
15810274 +EDI: CAPITALONE.COM Jul 14 2020 06:03:00 Capital One Bank Usa N, Po Box 30281,
Salt Lake City UT 84130-0281
15810277 +EDI: AMINFOFP.COM Jul 14 2020 06:03:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls SD 57107-0145
15884631 EDI: JEFFERSONCAP.COM Jul 14 2020 06:03:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
15834994 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 14 2020 02:47:20 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15810279 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 14 2020 02:46:50 Merrick Bank Corp,
Po Box 9201, Old Bethpage NY 11804-9001
15810280 +E-mail/Text: bankruptcy@moneylion.com Jul 14 2020 02:40:03 Moneylion Inc, Po Box 1547,
Sandy UT 84091-1547
15873252 EDI: PRA.COM Jul 14 2020 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
15810282 +EDI: PRA.COM Jul 14 2020 06:03:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
Norfolk VA 23502-4952
15883543 +EDI: JEFFERSONCAP.COM Jul 14 2020 06:03:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15810283 +E-mail/Text: service@quantumcollections.com Jul 14 2020 02:37:44 Quantum Coll,
3080 S Durango, Las Vegas NV 89117-9193
15810286 +EDI: SWCR.COM Jul 14 2020 06:03:00 Southwest Credit Syste, 4120 International Parkway,
Carrollton TX 75007-1958
15810287 +E-mail/Text: bankruptcy@speedyinc.com Jul 14 2020 02:38:46 Speedy/Rapid Cash,
PO Box 780408, Wichita KS 67278-0408

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

PATRICIA DOYLE-KOSSICK on behalf of Creditor BRIDGECREST CREDIT COMPANY, LLC; BRIDGECREST
ACCEPTANCE CORPORATION pdk@pdklawfirm.com
RICK DANIEL ADAMS on behalf of Debtor YIP VILLAS info@valleywidebankruptcy.com,
allstateaz@ecf.courtdrive.com
ROGER W. BROWN rogerbrowntrustee@live.com, rwb@trustesolutions.net,rrwwbb@hotmail.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:Debtor 1 **YIP VILLAS**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2752**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:19-bk-13232-PS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:YIP VILLAS
fka JYPSY FEVIDAL VILLAS7/13/20**By the court:** Paul Sala
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.